

If you do not want the Court to confirm the Debtor's proposed Plan as amended, or if you want the Court to consider your views on these matters, then you and/or your attorney must file a written objection to confirmation and request for hearing on confirmation at one of the following addresses:

Cases filed in the Charlotte or Shelby Divisions:

Physical & Mailing Address: Clerk, U.S. Bankruptcy Court, 401 West Trade Street, Room 111, Charlotte, N.C. 28202

Cases filed in the Statesville Division:

Physical Address: Clerk, U.S. Bankruptcy Court, 200 West Broad Street, Room 301, Statesville, N.C. 28677

Mailing Address: Clerk, U.S. Bankruptcy Court, 401 West Trade Street, Room 111, Charlotte, N.C. 28202

Cases filed in the Asheville or Bryson City Divisions:

Physical & Mailing Address: Clerk, U.S. Bankruptcy Court, 100 Otis Street, Room 112, Asheville, N.C. 28801-2611

Your objection to confirmation and request for hearing must include the specific reasons for your objection and must be filed with the Court no later than 21 days following the conclusion of the § 341 meeting of creditors, or within 21 days of service of the amendment, whichever is later. If you mail your objection to confirmation to the Court for filing, you must mail it early enough so that the Court will receive it on or before the deadline stated above. You must also serve a copy of your objection to confirmation on the Debtor at the address listed in the notice of the meeting of creditors. The Debtor's attorney and the Chapter 13 Trustee will be served electronically. If any objections to confirmation are filed with the Court, the objecting party will provide written notice of the date, time, and location of the hearing. **No hearing will be held unless an objection to confirmation is filed.**

If you or your attorney do not take these steps, the Court may decide that you do not oppose the proposed plan of the Debtor as amended and may enter an order confirming the amended plan and granting the motions. **Any creditor's failure to object to confirmation of the proposed plan as amended shall constitute the creditor's acceptance of the treatment of its claim as proposed pursuant to 11 U.S.C. § 1325(a)(5)(A).**

I declare under penalty of perjury that the information provided in this Amendment to Chapter 13 Plan is true and correct as to all matters set forth herein.

Dated 10-2-18

✓ Vickie Faye Spencer
Debtor's Signature

Dated _____

Debtor's Signature

I hereby certify that I have reviewed this document with the Debtor and that the Debtor has received a copy of this document.

Dated 10-2-18

Gregory A. Hauer
Attorney for the Debtor

[Attach Certificate of Service if Served on Creditor(s)]

Label Matrix for local noticing
0419-3
Case 18-31263
Western District of North Carolina
Charlotte
Tue Oct 2 12:14:07 EDT 2018

Albertelli Law Partners NC, PA
205 Regncy Ex Pk Dr Ste 100
Charlotte, NC 28217-2966

Anthem Blue Cross Blue Shield of NC
PO Box 660350
Dallas, TX 75266-0350

Arnold Whisnant
422 Becky Ave
Gastonia, NC 28052-6701

Caromont Healt
PO Box 743553
Atlanta, GA 30374-3553

Caromont Medical Grou
PO Box 550970
Gastonia, NC 28055-0970

Gaston Co. Tax Collector
PO Box 1578
Gastonia, NC 28053-1578

Gaston Medical Specialty Clini
1021 X Ray Dr
Gastonia, NC 28054-7489

Internal Revenue Service
P.O. Box 7317
Philadelphia, PA 19101-7317

Internal Revenue Service
PO Box 7346
Philadelphia, PA 19101-7346

Linda Crook
207 Wilson Rd
Gastonia, NC 28056-8549

Mary Bradley
4205 Dawnwood Dr
Gastonia, NC 28056-7008

Mr. Cooper
8950 Cypress Waters Blvd
Coppell, TX 75019-4620

NC Dept. of Revenue
PO Box 1168
Raleigh, NC 27602-1168

Nationstar Mortgage, LLC d/b/a Mr.Cooper
Bankruptcy Department
PO Box 619096
Dallas, Texas 75261-9096

North Carolina Department of Revenue
Bankruptcy Unit
P.O. Box 1168
Raleigh, NC 27602-1168

PMAB, LLC
PO Box 12150
Charlotte, NC 28220-2150

Geoffrey A. Planer
P.O. Box 1596
Gastonia, NC 28053-1596

Vickie Faye Spencer
103 Frances Ct
Gastonia, NC 28056-8512

Michael L. Spicer
Albertelli Law
205 Regency Executive Park Drive
Suite 100
Charlotte, NC 28217-2966

Synchrony Bank
c/o PRA Receivables Management, LLC
POB 41021
Norfolk, VA 23541-1021

Warren L. Tadlock
5970 Fairview Road, Suite 650
Charlotte, NC 28210-2100

US Attorney's Office
227 W Trade St Ste 1650
Charlotte, NC 28202-1698

US Bankruptcy Administrator
402 W Trade St Ste 200
Charlotte, NC 28202-1673

United States Attorney
227 West Trade Street
Carillon Bldg, Suite 1700
Charlotte, NC 28202-1675

Warren L. Tadlock
Standing Trustee
5970 Fairview Rd Ste 650
Charlotte, NC 28210-2100

(u)Nationstar Mortgage LLC d/b/a Mr. Cooper

(d)Synchrony Bank
c/o PRA Receivables Management, LLC
PO Box 41021
Norfolk, VA 23541-1021

End of Label Matrix	
Mailable recipients	25
Bypassed recipients	2
Total	27